

Bookkeeper Section

Bookkeeping information

For checks that are retailer specific

Before depositing WIC checks:

- Be sure the WIC checks are payable to your store.
- Be sure checks have current dates.
 - **The bank rejects checks** deposited before the **First Day to Use**.
 - **The bank rejects checks** deposited after the **Last Day to Use**.
- Be sure the purchase amount is written in the **Actual Purchase Price** box on the check.
 - **The bank rejects checks** when the **Actual Purchase Price** is missing.
- Be sure the **Actual Purchase Price** is less than the **Not to Exceed** amount printed on the check.
 - **The bank rejects checks** when the **Actual Purchase Price** goes over the **Not to Exceed** amount.
- Be sure the checks have signatures in both boxes and that the signatures match.
 - **The bank rejects checks** when one or two signatures are missing.
 - If you need a WIC customer to come back to countersign a check, call the state WIC office to find out which clinic issued the check. The clinic will phone the customer for you. The clinic will ask the customer to return to your store and countersign the check.
 - There is no guarantee that a WIC customer will return to sign the check.
- Be sure there are no alterations on the check.
 - **The bank rejects checks** that are altered.
- Be sure to deposit checks as soon as possible.
 - **The bank rejects checks** deposited after 60 days of the **First Day to Use**

If there are reoccurring errors, ask your store manager to follow up with the checkers.

Bookkeeping information

What to do when the bank returns a retailer specific check

- Try to determine why the check was returned (the bank generally stamps the check with the reason for the return). You can refer to the chart on page 59.
- Mail the checks to the state WIC office with a written explanation or call the state WIC office, **1-800-841-1410**, for technical assistance.

WIC Program
P.O. Box 47886
Olympia, WA 98504-7886
- If you choose to send the check to the state WIC office for possible replacement, give unit prices for the foods listed on the check to support the purchase amount.
- If the reason for the check return is Excess Dollar Amount, you may reduce the purchase amount and redeposit.
- If the error is due to a price increase, call the state WIC office to update your WIC Price List as soon as possible.
- In some circumstances, the state WIC office may be able to replace the check for you.
- **Take prompt action on checks** that are returned by the bank. A deposit timeframe applies to every check.

Remember: you cannot seek restitution directly or indirectly from a WIC customer for payments denied or reclaimed by the WIC program or the bank, nor can you seek restitution through a collection agency.

Check replacement policy

for retailer specific checks

Bank: Check rejection reason	State WIC office Replacement policy
■ Wrong payee store	■ No replacement unless there are extenuating circumstances.
■ Stale date (deposited after Last Day to Use)	■ No replacement unless there are extenuating circumstances.
■ Post dated (deposited before the First Day to Use)	■ No replacement unless there are extenuating circumstances.
■ Excess dollar amount (purchase price over the Not to Exceed amount)	<ul style="list-style-type: none"> ■ Allow one redeposit after adjusting the Actual Purchase Amount. ■ Replacement without question if data system error, bank encoding error, or clinic error.
■ Missing purchase price	■ Allow one redeposit after the correct purchase price is entered in the Actual Purchase Price box.
■ Altered or defaced	■ WIC will replace if the alteration passes the "reasonability" test.
■ Missing signature	<ul style="list-style-type: none"> ■ If the error is caught before deposit call the state WIC office toll free line 1-800-841-1410. ■ Program staff will give you the phone number of the local clinic who issued the check. ■ The local clinic staff can call the customer. ■ If the customer does not come in by the time the check expires, contact the state WIC office for help. ■ If the check has been deposited and rejected, we allow one redeposit. The second signature is required before redeposit. ■ If the check has expired by the time the customer countersigns the check, contact the state WIC Program for help.

Bookkeeping information

Checks stamped with the retailer stamp ID

Before depositing WIC checks:

- **Stamp the check** in the box labeled **Retailer Stamp ID Here**.
 - Use the Retailer stamp ID provided by WIC to stamp the check.
 - The **bank rejects checks** deposited with a missing retailer stamp ID.
 - The **bank rejects checks** if the stamp is inactive (stamps become inactive when they have been reported as lost or when a store changes ownership).
- Make sure the number stamped on the check can be read.
 - The **bank rejects checks** if the number can not be read.
- Be sure checks have current dates.
 - **The bank rejects checks** deposited before the **First Day to Use**.
 - **The bank rejects checks** deposited after the **Last Day to Use**.
- Be sure the purchase amount is written in the **Actual Purchase Price** box on the check.
 - **The bank rejects checks** when the **Actual Purchase Price** is missing.
 - There is a maximum price for each WIC check based on your retailer peer group.
 - The **bank rejects checks** when the **Actual Purchase Price** goes over the maximum price for the check type.
 - This not to exceed amount is not printed on the check.
 - **You must keep your prices updated with the WIC office.**
- Be sure the check is signed.
 - **The bank rejects checks** if the customer signature is missing.
 - If you need a WIC customer to come back to sign a check, call the state WIC office to find out which clinic issued the check. The clinic will phone the customer for you. The clinic will ask the customer to return to your store and sign the check. You must ask for identification and mark the box in front of the customers name. The names of customers who are allowed to sign the check are listed under the signature box.
 - There is no guarantee that a WIC client/customer will return to sign the check.
- Be sure there are no alterations on the check.
 - **The bank rejects checks** that are altered.
- Be sure to deposit checks as soon as possible.
- The bank rejects checks deposited after 60 days of the **First Day to Use**.

Bring reoccurring errors to the attention of your manager for follow up with your checkers.

Bookkeeping information

What to do when the bank returns a check stamped with the **retailer stamp ID**

- Try to determine why the check was returned (the bank generally stamps the check with the reason for the return). Refer to the chart on page 62.
- You can mail the checks to the state WIC office with a written explanation or call the state WIC office, **1-800-841-1410**, for technical assistance.

WIC Program
P.O. Box 47886
Olympia, WA 98504-7886
- If you choose to send the check to the state WIC office for possible replacement send your request in writing explaining what happened. Give unit prices for the foods listed on the check to support the purchase amount.
- If the reason for the check return is Excess Dollar Amount, you may reduce the purchase amount and redeposit.
- If the error is due to a price increase, call the state WIC office to update your WIC Price List as soon as possible.
- In some circumstances, the state WIC office may be able to replace the check for you.
- **Take prompt action on checks** returned by the bank. A deposit timeframe applies to every check.

Remember: you cannot seek restitution directly or indirectly from a WIC customer for payments denied or reclaimed by the WIC program or the bank, nor can you seek restitution through a collection agency.

Check replacement policy for stamped checks

Bank: Check rejection reason	State WIC office Replacement policy
■ Retailer stamp missing	■ One redeposit allowed after stamping the check in the appropriate box
■ Retailer stamp illegible	■ Call the state WIC office toll free line for help.
■ Invalid retailer stamp ID	■ No redeposit ■ No replacement unless extenuating circumstances
■ Stale date (deposited after Last Day to Use)	■ No replacement unless extenuating circumstances involved.
■ Post dated (deposited before the First Day to Use)	■ No replacement unless extenuating circumstances involved.
■ Excess dollar amount	■ One redeposit allowed after adjusting the Actual Purchase Price . ■ Replacement without question if rejection is due to data system error, bank encoding error, or clinic error.
■ Missing purchase price	■ One redeposit allowed after the correct purchase price is entered in the Actual Purchase Price box.
■ Altered or defaced	■ Replacement if the alteration passes the "reasonability" test.
■ Missing signature	■ If the error is caught before deposit , call the state WIC office toll free line. Program staff will give you the phone number of the local clinic who issued the check. The local clinic staff can call the customer. If the client does not come in by the time the check expires, contact the state WIC office for help. If the check has been deposited and rejected , we allow one redeposit after you get the signature. If the check has expired by the time the customer signs the check, contact the state WIC Program for help.

Managing the WIC retailer stamp ID

- WIC will give each retailer two stamps and two bottles of black ink.
- Stamps have a five digit retailer identification number and the store name printed under the ID number.
- The WIC stamp has black ink and is self-inking. Only use the WIC stamp provided by WIC on the WIC check.
- The box where you stamp the retailer ID is on the right side the check. The box reads – **“Retailer Stamp ID Here.”**
- **The retailer ID number must be stamped on checks before they are deposited.**
- If the stamp ID (image) is not clear, missing, or has been altered, the check will be returned unpaid.
- Keep your stamps in a safe place. This is important.
- Report lost or stolen stamps by calling the WIC office at 1-800-841-1410.

WIC retailer stamp ID

Questions about the WIC retailer stamp ID

Q What happens if I lose my stamp?

A If you lose a stamp, call the State WIC office right away at 1-800-841-1410.

- When a stamp is reported lost or stolen, the retailer ID number is invalid.
- WIC will assign a new retailer ID number, and new stamps must be ordered.

Q Can I accept checks if I lose a stamp?

A The WIC office cannot guarantee a quick turnaround on stamp replacement.

- To be paid checks must be stamped and deposited within 60 days of the **First Day to Use** the check.
- Retailers may need to make a judgment call.
- You may need to turn customers away if you do not think you will get your stamp in time to stamp and deposit it within the time allowed.

Q What happens if I stamp the ID upside down in the box?

A If one or two of the checks is stamped upside down, and it can still be read, we will likely pay. However, if there is a trend of misuse of the stamp, the WIC Banking vendor will not pay the checks.

Q What if the store name on the stamp does not come out clearly when I stamp my ID in the box?

A This will not stop your check from being paid.

WIC retailer stamp ID

Q What do I do with the stamp if I am no longer authorized as a WIC retailer?

A Send the stamp(s) you have to the State WIC office. Do not keep any WIC stamps.

Mail the stamp(s) to:

WIC Program
PO Box 47886
Olympia, WA 98504-7886

Q What happens if someone uses the stamp when the retailer is no longer an authorized WIC retailer?

A If the checks are paid, the State WIC office will ask the retailer to pay WIC back the total amount of checks paid after the date the retailer was not authorized.

Q What happens if someone handwrites over the ID because the stamp impression was not easily readable?

A The retailer may submit the check for payment. If the WIC bank can read the check and believes it was not altered in any way, the check may be paid.

Q Who can stamp the checks?

A This is a management decision. It would probably be best if the same person who does the final review of the check is the one to stamp the checks. This might be the bookkeeper.

Q What do I do if the stamp is not stamping properly or providing a bad impression?

A Call the State WIC office immediately. WIC will get a new stamp out to you as soon as possible.

